

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
William Amrhein
Josephine Florence Amrhein
Debtors

Case No. 15-00060-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5

User: DeborahGe
Form ID: 3180W

Page 1 of 2
Total Noticed: 24

Date Rcvd: Dec 18, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2019.

db/jdb William Amrhein, Josephine Florence Amrhein, PO Box 750, Effort, PA 18330-0750
4592016 +CCS/FIRST NATIONAL BANK, 500 E 60TH ST N, SIOUX FALLS, SD 57104-0478
4592017 CHASE MORTGAGE, PO BOX 24696, COLUMBUS, OH 43224-0696
4592027 +NYS DEFERRED COMP PLAN, ADMINISTRATIVE SVC AGENCY, PO BOX 182797, COLUMBUS, OH 43218-2797
4652028 +U.S. Bank National Association, as Trustee, Chase Records Center, ATTN: Correspondence Mail,
Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
4845077 +U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412
4845078 +U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,,
3815 South West Temple, Salt Lake City, UT 84115-4412,
U.S. Bank, National Association, as Tru, Serviced by Select Portfolio Servicing,

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr EDI: PHINAMERI.COM Dec 19 2019 00:23:00 AmeriCredit Financial Services dba GM Financial,

P.O. Box 99605, Arlington, TX 76096-9605
4596025 +EDI: PHINAMERI.COM Dec 19 2019 00:23:00 AmeriCredit Financial Services, Inc. dba GM Financ,
P O Box 183853, Arlington, TX 76096-3853
4614821 EDI: AIS.COM Dec 19 2019 00:23:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
4592015 +EDI: CAPITALONE.COM Dec 19 2019 00:23:00 CAPITAL ONE BANK, ATTN BANKRUPTCY DEPT,
PO BOX 30285, SALT LAKE CITY, UT 84130-0285
4592018 +EDI: CITICORP.COM Dec 19 2019 00:23:00 CHILDREN PLACE/CBSD, PO BOX 6497,
SIOUX FALLS, SD 57117-6497
4592019 EDI: WFNNB.COM Dec 19 2019 00:23:00 COMENITY BANK, BANKRUPTCY DEPT, PO BOX 182125,
COLUMBUS, OH 43218-2125
4592020 +E-mail/PDF: creditonebknotifications@resurgent.com Dec 18 2019 19:50:02 CREDIT ONE BANK,
PO BOX 98873, LAS VEGAS, NV 89193-8873
4592021 +EDI: WFNNB.COM Dec 19 2019 00:23:00 FASHION BUG, 1103 ALLEN DRIVE,
MILFORD, OH 45150-8763
4592022 +EDI: RMSC.COM Dec 19 2019 00:23:00 GECRB/WALMART, PO BOX 981400, EL PASO, TX 79998-1400
4592023 +EDI: PHINAMERI.COM Dec 19 2019 00:23:00 GM FINANCIAL, PO BOX 181145,
ARLINGTON, TX 76096-1145
4592024 +EDI: MID8.COM Dec 19 2019 00:23:00 MIDLAND FUNDING, 8875 AERO DRIVE, SUITE 200,
SAN DIEGO, CA 92123-2255
4592025 E-mail/Text: bankruptcynotice@nymcu.org Dec 18 2019 19:38:00 MUNICIPAL CREDIT UNION,
22 CORTLANDT ST, NEW YORK, NY 10007
4592026 +E-mail/Text: Bankruptcies@nragroup.com Dec 18 2019 19:38:12 NATIONAL RECOVERY AGENCY,
2491 PAXTON STREET, HARRISBURG, PA 17111-1036
4592028 EDI: PRA.COM Dec 19 2019 00:23:00 PORTFOLIO RECOVERY ASSOC, 120 CORPORATE BLVD STE 100,
NORFOLK, VA 23502
4592029 +EDI: RMSC.COM Dec 19 2019 00:23:00 SYNCHRONY BANK, PO BOX 965007,
ORLANDO, FL 32896-5007
4592031 +E-mail/Text: bankruptcydepartment@tsico.com Dec 18 2019 19:38:06 TRANSWORLD SYSTEMS,
507 PRUDENTIAL ROAD, HORSHAM, PA 19044-2308
4592032 +EDI: VERIZONCOMB.COM Dec 19 2019 00:23:00 VERIZON WIRELESS, PO BOX 26055,
MINNEAPOLIS, MN 55426-0055

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr JPMORGAN CHASE BANK, N.A.
cr* +Americredit Financial Services Inc. dba GM Financ., P O Box 183853,
Arlington, TX 76096-3853
4596509* +Americredit Financial Services Inc. dba GM Financ., P O Box 183853,
Arlington, TX 76096-3853

cr ###SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4592014 ###A-1 COLLECTIONS SERVICE, 101 GROVERS MILL ROAD, SUITE 303, LAWRENCEVILLE, NJ 08648-4706
4592030 ###THE REMIT CORP, PO BOX 7, BLOOMSBURG, PA 17815-0007

TOTALS: 1, * 2, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
J. Zac Christman on behalf of Debtor 1 William Amrhein zac@fisherchristman.com,
office@fisherchristman.com
J. Zac Christman on behalf of Debtor 2 Josephine Florence Amrhein zac@fisherchristman.com,
office@fisherchristman.com
James Warmbrodt on behalf of Creditor U.S. Bank National Association Et Al...
bkgroup@kmlawgroup.com
James Warmbrodt on behalf of Creditor U.S. Bank, National Association, as Trustee for the
Bear Stearns Asset Backed Securities Trust 2004-HE2, Asset-Backed Certificates, Series 2004-HE2
bkgroup@kmlawgroup.com
Joshua I Goldman on behalf of Creditor U.S. Bank National Association Et Al...
bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Thomas I Puleo on behalf of Creditor U.S. Bank National Association Et Al...
tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino on behalf of Debtor 2 Josephine Florence Amrhein
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com
Vincent Rubino on behalf of Debtor 1 William Amrhein
lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;bsmale@newmanwilliams.com;lbeaton@newman
williams.com;EAP-VR@outlook.com;rkidwell@newmanwilliams.com
William E. Craig on behalf of Creditor AmeriCredit Financial Services dba GM Financial
ecfmail@mortoncraig.com, mortoncraigeef@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1 William Amrhein
First Name Middle Name Last Name

Debtor 2 Josephine Florence Amrhein
(Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court **Middle District of Pennsylvania**

Case number: **5:15-bk-00060-RNO**

Social Security number or ITIN **xxx-xx-7693**
EIN ---

Social Security number or ITIN **xxx-xx-6572**
EIN ---

Order of Discharge

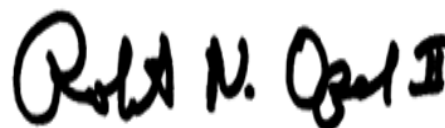
12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

William Amrhein

Josephine Florence Amrhein
aka Josephine F. Amrhein, aka Josephine Amrhein, aka
Josephine Florence Boscia, aka Josephine F. Boscia

By the
court:



Honorable Robert N. Opel, II
United States Bankruptcy Judge

By: DeborahGeorge, Deputy Clerk

12/18/19

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.